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Software Intensive Systems

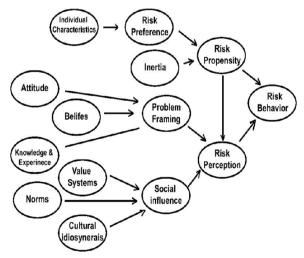
A behavioural model to assess risk behaviour of young adults

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Risk behaviour of young adults have progressively escalated over the past few decades. It generally emerges during adolescence, resulting from a sense of invulnerability, combined with boldness. Therefore, young adults for whom risk taking is a preoccupation of daily life, provide a normative sample for assessing risk behavior. Human risk behaviour has been analyzed mainly based on Western context while studies in the developing country setting is limited. The literature review suggests the need of a tool to evaluate the risk behaviour of young adults in a developing country setting and also the need to establish the relationship between individual characteristics, external stimuli and risk behaviour. The study aims to elicit factors that determine risk behaviour of young adults in Sri Lanka and how these factors can be used to develop risk profiles through a comprehensive model. The behavioural model of the determinants of risk behaviour suggests that this is determined by two individual factors, namely risk propensity and risk perception. Risk propensity was found to be positively related and risk perception was negatively related to risk-taking behaviour. It was further postulated that risk perception partially mediates the effect of propensity to take risk. The model was later extended to analyse the effect of risk on decision-making behaviour in organizational settings where the reconceptualised model describes the joint effect of both dispositional and situational factors on decision making along with organizational and problem characteristics. The reconceptualised model of risk behaviour has been used to form the basis of the model and it has been modified according to the Sri Lankan context by including the individual characteristics and excluding the specific organisational

related elements. The individual characteristics influence risk preference while both risk preference and inertia will affect the propensity risk of an individual. The way the problem is framed influenced by attitudes, beliefs. knowledge experience. Furthermore, the value systems, norms and cultural ideologies form the social influence which affects the risk perception and finally together with risk propensity affects risk



behaviour. The proposed model has been developed through review of literature, and interviews with a number of young adults with a dispersed set of individual characteristics and will be validated in the next phase.

Keywords: Risk behaviour, Risk perception, Risk propensity, Young adults